

ABSTRACT

The present invention provides a A system for the authentication by a card-issuing financial institution of identifying information of a card-holding user of a public data network, including: The system includes a secure data entry device connected to the public data network[[;]] and a gateway device connected to the public data network and to a private data network used for transmitting messages between financial institutions[[;]] wherein, [[t]]The secure data entry device includes means for enables the user to enter identifying information of a card issued by the card-issuing financial institution, and means for transmitting transmits the identifying information in a secure manner over the public data network to the gateway device; and wherein, [[t]]The gateway device includes means for transmitting transmits the identifying information to the card-issuing financial institution and for receiving receives an approval response from the card-issuing financial institution over the private data network; whereby, [[t]]The approval response provides authentication of the identifying information by the card-issuing financial institution.